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FORM PTO-1449 (REV. 6-89) INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 16319-03878	Application No. 09/487,233
	Applicant Scott D. Cook et al			
	Filing Date January 19, 2000		Group Art Unit 2768	

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A21	5,659,165	8/19/97	Jennings et al	235	379	
HTD	A22	5,623,547	4/22/97	Jones et al	380	24	
HTD	A23	5,557,516	9/17/96	Hogan	364	408	
HTD	A24	5,455,407	10/3/95	Rosen	235	380	
HTD	A25	5,453,601	9/26/95	Rosen	235	379	
HTD	A26	5,440,634	8/8/95	Jones et al	380	24	
HTD	A27	5,383,113	1/17/95	Kight et al	364	401	
HTD	A28	5,351,286	9/27/94	Sullivan	380	24	
HTD	A29	5,231,571	7/27/93	D'Agnostino	364	408	
HTD	A30	5,220,501	6/15/93	Lawlor et al	364	408	
HTD	A31	5,025,372	6/18/91	Burton et al	364	406	
HTD	A32	5,010,484	4/23/91	Bigari	364	408	
HTD	A33	4,941,090	7/10/90	McCarthy	364	405	
HTD	A34	4,866,611	9/12/89	Cree et al	364	300	
HTD	A35	4,823,264	4/18/89	Deming	364	408	
HTD	A36	4,750,119	6/7/88	Cohen et al	364	401	
HTD	A37	4,713,761	12/15/87	Sharpe et al	364	406	
HTD	A38	4,645,873	2/24/87	Chomet	379	93	
HTD	A39	4,454,414	6/12/84	Benton	235	379	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

HTD	C1	"Just Plain Bill", ComputerLetter, Vol. 16, No. 4, pp 1-5 (January 2000).
	C2	"Small Change", ComputerLetter, Vol. 12, No. 10, 4 pages (March 1996).
	C3	Payments Publications, Herndon, VA, 21 pages, (1999).

EXAMINER HTDass	DATE CONSIDERED 10/29/02
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EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 809; Draw line through citation if not in conformance and not considered.
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